

# Delta Air Lines

## 2010 Comprehensive Dental Option

### A Snapshot of Your Coverage\*

Service & Description	Delta Dental PPO Provider	Delta Dental Premier Provider	Non-Participating Provider
<b>Diagnostic &amp; Preventive Services</b> Exams & cleanings, x-rays, fluoride treatments, sealants, emergency treatment for relief of pain	100%, not subject to deductible	100%, not subject to deductible	100% of maximum allowable fee**
<b>Basic Services</b> Amalgam restorations (silver fillings), composite resin restorations (white fillings), space maintainers, TMJ	70%	70%	70% of maximum allowable fee**
<b>Endodontics</b> Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth	70%	70%	70% of maximum allowable fee**
<b>Periodontics</b> Surgical/Nonsurgical periodontics	70%	70%	70% of maximum allowable fee**
<b>Oral Surgery</b> Complex surgical extractions	50%	50%	50% of maximum allowable fee**
<b>Oral Surgery</b> Simple extractions and other oral surgery procedures	70%	70%	70% of maximum allowable fee**
<b>Major Restorative</b> Crowns and onlays	50%	50%	50% of maximum allowable fee**
<b>Prosthetic Repairs and Adjustments</b> Denture adjustments and repairs, bridge repair	50%	50%	50% of maximum allowable fee**
<b>Prosthetics</b> Dentures (full and partial), bridges, dental implants	50%	50%	50% of maximum allowable fee**
<b>Orthodontics</b> Treatment for the prevention/correction of malocclusion	50%	50%	50% of maximum allowable fee**
<b>Deductible</b> Per calendar year	\$60 per person / \$240 per family		
No deductible for diagnostic and preventive services			
<b>Calendar Year Plan Maximum</b> Per person	\$2,000		
<b>Lifetime Orthodontics Maximum</b> Per person	\$2,000		
<b>Lifetime TMJ Maximum</b> Per person	\$500		
<b>Eligible Dependents</b>	Spouse and unmarried dependent children up to age 19, and unmarried dependent children age 19 up to age 23 who are full-time students.		

**\*This is a summary of benefits only and does not guarantee coverage. If there is a conflict between this document and the plan document, the plan document will control.** For a complete list of covered services and limitations/exclusions, please refer to the dental benefit plan document.

\*\*Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

### Welcome to Delta Dental

Welcome to the Delta Air Lines dental program, administered by Delta Dental of Minnesota. Your dental plan is easy to use and gives you and your family flexibility, network savings, peace of mind and an unparalleled commitment to service by Delta Dental. Together with Delta Air Lines, our goal is to help you maintain healthy, happy smiles all year round.

### Prevention is the key to good long-term oral health

Your plans are designed to encourage you to visit the dentist and help ensure your basic dental needs are met in a timely, cost-effective manner.

Access to regular checkups and sound preventive care are key to long-term oral health. In addition to visiting your dentist for regular preventive care, talk to your dentist about your specific oral health needs. Your dental plan is intended only to help you pay for care—your dentist is the one who will help you determine your actual care needs.

### Helpful Online Tools

As part of our commitment to your long-term oral health, we provide members free access to valuable oral health information and dental benefit tools through our Web site, [www.deltadentalmn.org/dal](http://www.deltadentalmn.org/dal).

## Frequently Asked Questions

You have the freedom to see any dentist. However, dentists who participate in our Delta Dental PPO or Delta Dental Premier networks have agreed not to charge more than our maximum allowable amount. This can result in lower out-of-pocket costs. Choosing a dentist in the Delta Dental PPO network may save you even more money. As an added convenience, you never have to file a claim when you use a participating dentist—the dentist files the claim for you.

Nationally, Delta Dental PPO has about 68,000 participating dentists. Delta Dental Premier is the largest dental network in the country with about 128,000 participating dentists.

### How do I find a participating dentist?

Finding a participating dentist is easy. Simply visit [www.deltadentalmn.org/dal](http://www.deltadentalmn.org/dal) and use our interactive Dentist Search tool or call Customer Service toll free at 1-877-810-4023.

### What happens if I visit a non-participating dentist?

If dental services are received from a non-participating dentist, you will be responsible for paying the difference between our maximum allowable amount and what the dentist charges. You may be responsible for submitting your own claim. The address to submit claims is on the back of your Delta Dental ID card. In addition, reimbursement for covered services will be paid directly to you.

### What if I have an emergency outside the United States?

Delta Dental automatically includes international emergency coverage in many countries throughout Europe, Africa, South America and Asia. English-speaking customer service representatives are available to help members find a dentist. For more information, visit [www.deltadentalmn.org/dal](http://www.deltadentalmn.org/dal).

### How do I find out if my claim was paid?

Our online claims inquiry tool provides claims detail. Our Web site offers other interactive features including eligibility inquiry, oral health resources and much more. You may also call Customer Service to get claims status and payment information.

### How is work in progress handled?

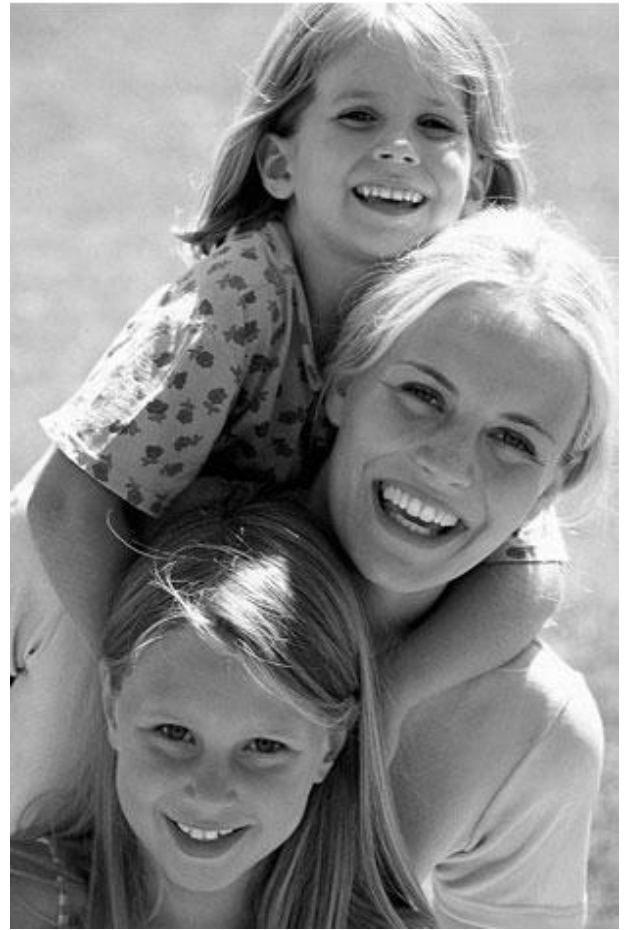
For services started prior to your effective date under the Delta Dental plan, payment of the claim is based on the service completion date.

### How do I know how much I'll be responsible for?

For major dental procedures, the dentist can submit a pre-treatment estimate to Delta Dental of Minnesota for determination of benefits and financial responsibility prior to the service. A pre-treatment estimate is valid for 6 months from receipt.

### How does Coordination of Benefits work?

The Delta Air Lines dental program applies non-duplication coordination of benefits. If the Delta Air Lines dental program is secondary and the primary plan already paid as much as the Delta Air Lines program would have paid, no additional benefit will be received.



**To learn more about your dental plan, please contact us toll free at 1-877-810-4023 or visit [www.deltadentalmn.org/dal](http://www.deltadentalmn.org/dal)**

An innovator in oral health benefit plans, Delta Dental of Minnesota is an independently operated, nonprofit dental services company that administers self-insured and prepaid dental service plans. Delta Dental serves more than 8,000 employer groups with more than 3.5 million members across the nation.